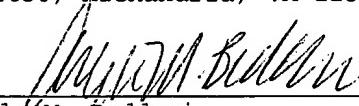


PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on October 21, 2004.


Angela M. Beddawi

Appl No. : 09/690,243 Confirmation No. 2962
Applicant : Ari Engelberg, et al.
Filed : October 17, 2000
Title : METHOD AND APPARATUS FOR ON-LINE VALUE-BEARING ITEM SYSTEM

TC/A.U. : 3621
Examiner : Firmin Backer

Docket No. : 36530/SAH/S850
Customer No. : 23363

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Post Office Box 7068
Pasadena, CA 91109-7068
October 21, 2004

Commissioner:

In response to the Office action of June 21, 2004, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 17 of this paper.